

## REMARKS

The present response is to the Office Action mailed in the above-referenced case on January 13, 2006, made final. Claims 1-9, 11-16 and 18-26 are standing for examination. Claims 1-9, 11-16 and 18-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Northington et al. (US 6,128,602) hereinafter Northington, in view of Atkins (US 5,875,437), hereinafter Atkins.

Applicant has again carefully studied the prior art of Northington, and the presented reference of Atkins cited and applied by the Examiner, along with the rejections and statements of the instant Office Action. In response, applicant herein amends the base claims to more particularly point out and distinctly claim the patentable subject matter of applicant's invention.

Applicant herein amends the independent claims to positively recite that the data sources are Web sites hosted by businesses external to the system where the user holds personal accounts requiring at least the individual's user name and password to access. Applicant also clarifies that select software modules are interlinked wherein actions and/or data output of one module has an affect on the data and/or actions of the other module.

Applicant states for the record that the primary reference of Northington teaches a large system wherein data sources contacted are essentially "internal" to the system. The entity controlling the primary reporting database in Northington is the same entity controlling all contacted data sources in the invention. This is clearly evidenced in the specification of Northington teaching handshaking and file sharing between data sources 106 & 112, and the entities ability to "program" the data sources (col. 9, lines 5-13 and 24-41; col. 13, lines 15-20 and 26-32).

Applicant teaches and claims a system which navigates to and gathers information from external Web sites on the Internet hosted by businesses entities holding accounts for an individual user. The financial information is gathered, manipulated, calculations are performed, personal portfolios are kept up to date and reports are generated.

The Examiner states that users access the system of Northington using the Internet. The Examiner further states, regarding claim 9, that Northington and Atkins does not explicitly teach an account-bookmark module having at least one interface for listing URLs of the plurality of data sources. The Examiner further notes that Northington is an Internet based system containing a Web browser and the ability to save and list URLs of the plurality of data sources.

Applicant argues that the system does not access the Internet to gather data from data sources via URLs as claimed in applicant's invention. Northington teaches that data sources are connected via communication network 105 and the data sources are controlled by the system in house. There is absolutely no motivation for Northington to store URLs of internal data sources. Northington's system is not Internet based. Northington uses the Internet only to allow access from users and to send reports to users (remote computer 110). There is clearly no need for the system of Northington to access the Internet to gather data from data sources because there is already an internal link to said data sources in Northington.

Alternatively, applicant's invention teaches a system which gathers data on behalf of an individual user from external data sources which are in the form of Web sites. Applicant's invention accesses the data sources in the same manner the individual would, via URLs and a browser operating on the Internet. Individual pass words and usernames are used by the system to access the user's secure information.

Because applicant's system is at the individual user level, much of the teachings of Northington as related to applicant's invention are obsolete. Further the art of Northington provides no motivation to combine with Atkins, or with what is known in the art as espoused by the Examiner. Specifically, there is no motivation for software modules in the system of Northington to communicate because all entities and data sources in the system of Northington are internally controlled.

Applicant argues that the art of Northington does not teach separate software modules each having a distinct display interface. Col. 5, line 35 to col. 6, line 40 fails to teach distinct display interfaces for each software modules as espoused by the Examiner.

There is absolutely no teaching in the art of Northington for separate display interfaces as claimed.

The Examiner applies the art of Atkins to denote additional teachings of an integration of various software data modules in providing a report to a customer. Applicant again argues that the Examiner has not produced adequate art to teach the interlinked modules are enabled to communicate with other modules exchanging data in such a way that the data incorporated in the interlinked modules may be affected by actions performed in other modules. Northington fails to teach software modules with separate display interfaces as claimed and neither Northington nor Atkins teaches intercommunication between modules, as claimed.

In view of applicant's above amendments to the independent claims and arguments presented, applicant believes the independent claims are clearly and unarguably patentable over the combined art provided by the Examiner. Depending claims 2-9, 12-16, 18-19 and 21-26 are then patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims standing for examination have been shown to be patentable as amended over the art of record, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,  
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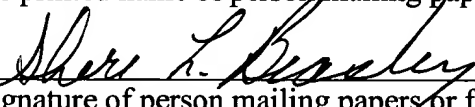
Title of Case: **Interactive Activity Interface for Managing Personal Data and Performing Transactions over a Data Packet Network**

I hereby certify that the attached papers are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and addressed to the Commissioner for Patents, Alexandria, VA 22313-1450.

1. Response E.
2. RCE Transmittal.
3. Duplicate RCE Transmittal.
4. Petition for Extension of Time.
5. Check for fees in the amount of \$455.00 (395/RCE;60/Ext.).
6. Certificate of express mailing.
7. Postcard listing contents.

Sheri L. Beasley

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